

# SB0626



## 95TH GENERAL ASSEMBLY

### State of Illinois

2007 and 2008

SB0626

Introduced 2/8/2007, by Sen. Mike Jacobs

#### SYNOPSIS AS INTRODUCED:

New Act

Creates the Volunteer Driver Protection Act. Provides that an insurer may not refuse to issue vehicle insurance to a person solely because the applicant is a volunteer driver and may not impose a surcharge or otherwise increase the rate for a vehicle policy solely on the basis that the named insured or any member of the insured's household or a person who customarily operates the insured's vehicle is a volunteer driver. Provides that the Act shall not prohibit an insurer from taking any actions upon factors other than the volunteer status of the insured driver. Provides that no producer of vehicle insurance may receive a license under the Illinois Insurance Code or any other professional regulation statute if the producer fails to certify under oath that the producer does not discriminate against volunteer drivers. Effective immediately.

LRB095 08252 KBJ 28424 b

A BILL FOR

1 AN ACT concerning insurance.

2 **Be it enacted by the People of the State of Illinois,**  
3 **represented in the General Assembly:**

4 Section 1. Short title. This Act may be cited as the  
5 Volunteer Driver Protection Act.

6 Section 5. Definitions. In this Act:

7 "Vehicle insurance" has the same meaning ascribed to it in  
8 the Illinois Insurance Code.

9 "Volunteer driver" means a person who transports  
10 individuals or goods without compensation above reimbursement  
11 for expenses. Such volunteer driving must be performed for a  
12 not-for-profit agency or charitable organization as defined in  
13 the General Not for Profit Corporation Act of 1986.

14 Section 10. Volunteer drivers. An insurer may not refuse to  
15 issue vehicle insurance to a person solely because the  
16 applicant is a volunteer driver. An insurer may not impose a  
17 surcharge or otherwise increase the rate for a vehicle policy  
18 solely on the basis that the named insured or any member of the  
19 insured's household or a person who customarily operates the  
20 insured's vehicle is a volunteer driver. This Act shall not  
21 prohibit an insurer from taking any actions upon factors other  
22 than the volunteer status of the insured driver. No producer of

1 vehicle insurance may receive a license under the Illinois  
2 Insurance Code or any other professional regulation statute if  
3 the producer fails to certify under oath that the producer does  
4 not discriminate against volunteer drivers.

5 Section 99. Effective date. This Act takes effect upon  
6 becoming law.